

24. A method according to claim 23, wherein said requiring applicant to answer risk-splitting questions invites the applicant to telephone an issuer and activate the credit card by telephone.

REMARKS

Claims 1-29 are pending. Claims 1, 4-5, 11-12, 17-24 have been amended and filed in a timely fashion. Applicants request the Examiner to enter this Preliminary Amendment prior to examination of the application.

If there is any fee due in connection with the filing of this Preliminary Amendment, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Date: March 25, 2002

By: 

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